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# **Financial and Policyholder Activity**

Monthly Report

November 2006

**HEALTH INSURANCE RISK SHARING PLAN AUTHORITY  
NOVEMBER 2006 MONTHLY REPORT  
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## **SUMMARY OF UNAUDITED HIRSP FINANCIALS FOR THE FIVE MONTHS ENDED NOVEMBER 30, 2006**

The balance sheet remained strong and stable. Total footings decreased from \$85.5 million as of October 31, 2006 to \$76.2 million as of November 30, 2006. The decrease of \$9.3 million is largely attributable to the change in cash as November is traditionally a low receipt month for premium and assessments but a high claim month in terms of payouts.

Unpaid medical and drug liabilities increased \$1.6 million from October to November due to a combination of fewer workdays in which to process claims as well as the higher expected seasonality influence.

Fund equity decreased \$1.4 million to just under \$27.0 million as of November 30, 2006. Policyholder surplus decreased \$1.1 million from October to November, while the provider deficit increased from \$2.4 million to \$2.6 million as of November 30, 2006. The insurer surplus decreased slightly to \$7.0 million as of November 30, 2006.

2005 Wisconsin Act 74 modified the accounting of the deductible subsidy program. Therefore, there is no longer an "unfunded" deductible subsidy to be reported in the financial statement. As a result, the unfunded deductible subsidy reported for July 2006 through October 2006 was shown as an offset to the policyholder surplus in the October 2006 financials. The November statements are the first month to show no activity for unfunded deductible subsidy.

For the five months ended November 30, 2006, the total net income was \$3.4 million compared to \$1.4 million for the five months ended November 30, 2005. Net revenue increased \$748 thousand from \$74.6 million for the five months ended November 30, 2005 to \$75.3 million for the same period in 2006. Net premiums decreased \$1.0 million during the corresponding periods as the subscriber base continues to decrease or change plans between years. There were 18,929 contracts in force as of November 30, 2005 compared to 18,039 as of November 30, 2006.

Medical losses increased \$1.6 million from \$52.6 million for the five months ended November 30, 2005 to \$54.2 million for the five months ended November 30, 2006. During the same time periods, pharmacy losses decreased \$2.2 million. The improvement in the two losses combined resulted in a favorable financial impact of over \$623 thousand.

Administrative expenses have also decreased between years, going from \$2.7 million in 2005 to \$2.6 million in 2006. The largest decrease is WPS administrative expenses which were lower in 2006 as contract counts have decreased as well as having change order differences between the two periods.

Investment income is \$552 thousand higher for the five months ended November 30, 2006, going from \$662 thousand during that period in 2005 to \$1.2 million in 2006.

From the budget perspective, the total revenues are under budget \$7.0 million as the decrease in contracts is creating a shortfall in premium and the improved loss ratios are resulting in less provider contribution.

Medical and pharmacy losses are not as high as budgeted by \$14.1 million, which when netted against revenue results in a favorable net income impact of \$7.1 million. Administrative expenses are below budget by \$132 thousand while investment income is \$444 thousand ahead of budget.

Overall, net income of \$3.4 million is \$7.7 million ahead of budget for the five months ended November 30, 2006.

Health Insurance Risk Sharing Plan Authority

November 30, 2006

Fiscal Year 2007

Unaudited Balance Sheet

Assets	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Cash and Cash Equivalents	52,535,676	52,187,787	59,931,373	63,248,544	55,748,599	-	-	-	-	-	-	-
Other Receivables	1,003,739	886,944	1,163,203	645,048	773,267	-	-	-	-	-	-	-
Drug Rebates Receivable	1,797,384	1,680,782	2,492,174	1,956,326	1,530,423	-	-	-	-	-	-	-
Assessments Receivable	39,566,370	29,739,007	24,746,526	19,598,779	18,101,910	-	-	-	-	-	-	-
Prepaid Items	303	1,817	22,008	21,984	22,674	-	-	-	-	-	-	-
Net Fixed Assets	2,202	4,208	5,145	13,337	13,290	-	-	-	-	-	-	-
<b>Total Assets</b>	<b>94,905,674</b>	<b>84,500,545</b>	<b>88,360,429</b>	<b>85,484,018</b>	<b>76,190,163</b>	-	-	-	-	-	-	-
Liabilities and Fund Equity												
Liabilities:												
Unpaid Medical Loss Liabilities	15,271,032	12,302,689	13,167,955	12,674,610	14,112,271	-	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	658,948	530,839	749,131	536,315	740,520	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	770,000	770,000	770,000	770,000	770,000	-	-	-	-	-	-	-
Unearned Premiums	14,283,275	8,605,614	13,862,680	13,739,522	8,337,021	-	-	-	-	-	-	-
Unearned Assessments	36,272,126	32,974,660	29,677,194	26,596,854	22,974,387	-	-	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	2,264,099	2,318,386	2,184,797	2,746,502	2,282,566	-	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>69,519,480</b>	<b>57,502,188</b>	<b>60,411,757</b>	<b>57,063,803</b>	<b>49,216,765</b>	-	-	-	-	-	-	-
Fund Equity:												
Policyholder	20,926,858	22,739,986	23,657,034	23,763,991	22,606,002	-	-	-	-	-	-	-
Providers	(1,914,253)	(2,496,539)	(2,583,121)	(2,447,430)	(2,627,368)	-	-	-	-	-	-	-
Insurers	6,457,811	6,947,199	7,153,839	7,103,654	6,994,764	-	-	-	-	-	-	-
Unfunded Deductible and Coinsurance Subsidy	(84,222)	(192,289)	(279,080)	-	-	-	-	-	-	-	-	-
<b>Total Retained Earnings</b>	<b>25,386,194</b>	<b>26,998,357</b>	<b>27,948,672</b>	<b>28,420,215</b>	<b>26,973,398</b>	-	-	-	-	-	-	-
<b>Total Liabilities and Fund Equity</b>	<b>94,905,674</b>	<b>84,500,545</b>	<b>88,360,429</b>	<b>85,484,018</b>	<b>76,190,163</b>	-	-	-	-	-	-	-

**Health Insurance Risk Sharing Plan Authority  
for the Period Ended November 30, 2006  
Fiscal Year 2007**

**Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings**

<b>Operating Revenues</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Year to Date</b>
Gross Premiums	9,085,833	9,328,105	9,335,594	8,993,791	9,247,873	-	-	-	-	-	-	-	45,991,196
Premium Subsidized	(426,469)	(426,061)	(424,638)	(429,924)	(427,456)	-	-	-	-	-	-	-	(2,134,548)
<b>Net Premium Revenues</b>	<b>8,659,364</b>	<b>8,902,044</b>	<b>8,910,956</b>	<b>8,563,867</b>	<b>8,820,417</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>43,856,648</b>
Provider Contribution	2,839,150	2,225,792	3,004,245	3,266,217	3,551,420	-	-	-	-	-	-	-	14,886,824
Insurer Assessments	3,297,466	3,297,466	3,297,466	3,080,340	3,622,467	-	-	-	-	-	-	-	16,595,205
<b>Total Operating Revenues</b>	<b>14,795,980</b>	<b>14,425,302</b>	<b>15,212,667</b>	<b>14,910,424</b>	<b>15,994,304</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75,338,677</b>
<b>Operating Expenses</b>													
Medical Losses:													
Losses Paid or Approved for Payment	7,859,468	13,117,708	10,037,183	11,544,227	11,402,755	-	-	-	-	-	-	-	53,961,341
Increase (Decrease) in Unpaid Losses	1,601,955	(4,033,978)	1,149,939	(649,948)	1,927,903	-	-	-	-	-	-	-	(4,129)
Deductible Subsidy Paid	48,747	65,582	42,353	37,039	39,988	-	-	-	-	-	-	-	233,709
<b>Total Medical Losses</b>	<b>9,510,170</b>	<b>9,149,312</b>	<b>11,229,475</b>	<b>10,931,318</b>	<b>13,370,646</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>54,190,921</b>
Pharmacy Losses:													
Losses Paid or Approved for Payment	3,239,102	3,713,167	3,397,385	3,613,125	3,780,220	-	-	-	-	-	-	-	17,742,999
Increase (Decrease) in Unpaid Losses	101,525	(128,109)	218,292	(212,816)	204,205	-	-	-	-	-	-	-	183,097
Drug Rebates	(205,575)	(218,012)	(951,667)	(226,117)	(238,598)	-	-	-	-	-	-	-	(1,839,969)
Subsidy - Coinsurance Out-of-Pocket Max	35,475	42,485	44,438	55,586	58,031	-	-	-	-	-	-	-	236,015
<b>Total Pharmacy Losses</b>	<b>3,170,527</b>	<b>3,409,531</b>	<b>2,708,448</b>	<b>3,229,778</b>	<b>3,803,858</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,322,142</b>
<b>Total Losses</b>	<b>12,680,697</b>	<b>12,558,843</b>	<b>13,937,923</b>	<b>14,161,096</b>	<b>17,174,504</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>70,513,063</b>
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
Authority Admin Fees	22,425	45,025	28,343	40,713	42,730	-	-	-	-	-	-	-	179,236
WPS Admin Fees	378,515	315,560	382,043	383,276	388,593	-	-	-	-	-	-	-	1,847,987
Navitus Admin Fees	102,405	100,590	100,529	100,265	99,215	-	-	-	-	-	-	-	503,004
Milliman USA Actuarial Services	5,000	10,550	10,118	3,914	11,067	-	-	-	-	-	-	-	40,649
Other Admin Fees	3,061	(1,807)	1,939	2,500	2,500	-	-	-	-	-	-	-	8,193
DHFS Admin Fees	1,116	-	20,391	151	-	-	-	-	-	-	-	-	21,658
<b>Total Administrative Expenses</b>	<b>512,522</b>	<b>469,918</b>	<b>543,363</b>	<b>530,819</b>	<b>544,105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,600,727</b>
Referral fees	5,570	3,810	4,550	4,340	4,795	-	-	-	-	-	-	-	23,065
<b>Total Operating Expenses</b>	<b>13,198,789</b>	<b>13,032,571</b>	<b>14,485,836</b>	<b>14,696,255</b>	<b>17,723,404</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>73,136,855</b>
<b>Net Operating Income (Loss)</b>	<b>1,597,191</b>	<b>1,392,731</b>	<b>726,831</b>	<b>214,169</b>	<b>(1,729,100)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,201,822</b>
<b>Non-Operating Revenues (Expenses)</b>													
Federal Grant	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Income	231,598	219,432	223,484	257,374	282,283	-	-	-	-	-	-	-	1,214,171
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-operating Revenues (Expenses)</b>	<b>231,598</b>	<b>219,432</b>	<b>223,484</b>	<b>257,374</b>	<b>282,283</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,214,171</b>
<b>Net Income (Loss)</b>	<b>1,828,789</b>	<b>1,612,163</b>	<b>950,315</b>	<b>471,543</b>	<b>(1,446,817)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,415,993</b>
<b>Additions to Retained Earnings</b>													
<b>Policyholder</b>													
Retained Earnings, Beginning of Period	19,486,584	20,926,858	22,739,986	23,657,034	23,763,991	-	-	-	-	-	-	-	19,486,584
Unfunded Policyholder Subsidies	-	-	-	(371,705)	-	-	-	-	-	-	-	-	(371,705)
Current Earnings	1,440,274	1,813,128	917,048	478,662	(1,157,989)	-	-	-	-	-	-	-	3,491,123
<b>Retained Earnings, End of Period</b>	<b>20,926,858</b>	<b>22,739,986</b>	<b>23,657,034</b>	<b>23,763,991</b>	<b>22,606,002</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22,606,002</b>
<b>Providers</b>													
Retained Earnings, Beginning of Period	(1,921,463)	(1,914,253)	(2,496,539)	(2,583,121)	(2,447,430)	-	-	-	-	-	-	-	(1,921,463)
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	7,210	(582,286)	(86,582)	135,691	(179,938)	-	-	-	-	-	-	-	(705,905)
<b>Retained Earnings, End of Period</b>	<b>(1,914,253)</b>	<b>(2,496,539)</b>	<b>(2,583,121)</b>	<b>(2,447,430)</b>	<b>(2,627,368)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(2,627,368)</b>
<b>Insurers</b>													
Retained Earnings, Beginning of Period	5,992,284	6,457,811	6,947,199	7,153,839	7,103,654	-	-	-	-	-	-	-	5,992,284
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	465,527	489,388	206,640	(50,185)	(108,890)	-	-	-	-	-	-	-	1,002,480
<b>Retained Earnings, End of Period</b>	<b>6,457,811</b>	<b>6,947,199</b>	<b>7,153,839</b>	<b>7,103,654</b>	<b>6,994,764</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,994,764</b>
<b>Unfunded Deductible and Coinsurance Subsidy</b>													
Retained Earnings, Beginning of Period	-	(84,222)	(192,289)	(279,080)	-	-	-	-	-	-	-	-	-
Current Earnings	(84,222)	(108,067)	(86,791)	279,080	-	-	-	-	-	-	-	-	-
<b>Retained Earnings, End of Period</b>	<b>(84,222)</b>	<b>(192,289)</b>	<b>(279,080)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Retained Earnings</b>	<b>25,386,194</b>	<b>26,998,357</b>	<b>27,948,672</b>	<b>28,420,215</b>	<b>26,973,398</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,973,398</b>

**Health Insurance Risk Sharing Plan Authority**  
**Comparison of Current vs. Prior Month and Current Fiscal Year-to-Date Vs. Prior Fiscal Year-to-Date**  
**Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings**  
**Fiscal Year 2007**

				<b>Fiscal Year-to-Date Through Nov 2006</b>	<b>Fiscal Year-to-Date Through Nov 2005</b>	
<b>Operating Revenues</b>	<b>Nov 2006</b>	<b>Oct 2006</b>	<b>Variance</b>			<b>Variance</b>
Gross Premiums	9,247,873	8,993,791	254,082	45,991,196	47,014,349	(1,023,153)
Premium Subsidized	(427,456)	(429,924)	2,468	(2,134,548)	(2,088,286)	(46,262)
Net Premium Revenues	8,820,417	8,563,867	256,550	43,856,648	44,926,063	(1,069,415)
Provider Contribution	3,551,420	3,266,217	285,203	14,886,824	13,465,423	1,421,401
Insurer Assessments	3,622,467	3,080,340	542,127	16,595,205	16,199,620	395,585
<b>Total Operating Revenues</b>	<b>15,994,304</b>	<b>14,910,424</b>	<b>1,083,880</b>	<b>75,338,677</b>	<b>74,591,106</b>	<b>747,571</b>
<b>Operating Expenses</b>						
Medical Losses:						
Losses Paid or Approved for Payment	11,402,755	11,544,227	141,472	53,961,341	53,431,766	(529,575)
Increase (Decrease) in Unpaid Losses	1,927,903	(649,948)	(2,577,851)	(4,129)	(1,095,867)	(1,091,738)
Deductible Subsidy Paid	39,988	37,039	(2,949)	233,709	230,180	(3,529)
Total Medical Losses	13,370,646	10,931,318	(2,439,328)	54,190,921	52,566,079	(1,624,842)
Pharmacy Losses:						
Losses Paid or Approved for Payment	3,780,220	3,613,125	(167,095)	17,742,999	20,050,392	2,307,393
Increase (Decrease) in Unpaid Losses	204,205	(212,816)	(417,021)	183,097	(441,573)	(624,670)
Drug Rebates	(238,598)	(226,117)	12,481	(1,839,969)	(1,261,166)	578,803
Subsidy - Coinsurance Out-of-Pocket Max	58,031	55,586	(2,445)	236,015	223,003	(13,012)
Total Pharmacy Losses	3,803,858	3,229,778	(574,080)	16,322,142	18,570,656	2,248,514
Total Losses	17,174,504	14,161,096	(3,013,408)	70,513,063	71,136,735	623,672
Loss adjustment expenses	-	-	-	-	-	-
Administrative expenses						
Authority Admin Fees	42,730	40,713	(2,017)	179,236	-	(179,236)
WPS Admin Fees	388,593	383,276	(5,317)	1,847,987	1,983,037	135,050
Navitus Admin Fees	99,215	100,265	1,050	503,004	528,144	25,140
Milliman USA Actuarial Services	11,067	3,914	(7,153)	40,649	56,963	16,314
Other Admin Fees And Expenses	2,500	2,500	-	8,193	13,000	4,807
DHFS Admin Fees	-	151	151	21,658	127,550	105,892
EDS Admin Fees	-	-	-	-	(2,333)	(2,333)
Total Administrative Expenses	544,105	530,819	(13,286)	2,600,727	2,706,361	105,634
Referral fees	4,795	4,340	(455)	23,065	33,565	10,500
Total Operating Expenses	17,723,404	14,696,255	(3,027,149)	73,136,855	73,876,661	739,806
<b>Net Operating Income (Loss)</b>	<b>(1,729,100)</b>	<b>214,169</b>	<b>(1,943,269)</b>	<b>2,201,822</b>	<b>714,445</b>	<b>1,487,377</b>

**Health Insurance Risk Sharing Plan Authority**  
**Comparison of Budget Vs. Actual**  
**Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings**  
**Fiscal Year 2007**

	Nov 2006 Budget	Nov 2006 Actual	Variance	Year-to-Date Through Nov 2006 Budget	Year-to-Date Through Nov 2006 Actual	Variance
<b>Operating Revenues</b>						
Gross Premiums	9,744,378	9,247,873	496,505	48,747,473	45,991,196	2,756,277
Premium Subsidized	(375,882)	(427,456)	51,574	(1,866,868)	(2,134,548)	267,680
Net Premium Revenues	9,368,496	8,820,417	548,079	46,880,605	43,856,648	3,023,957
Provider Contribution	4,235,388	3,551,420	683,968	18,866,265	14,886,824	3,979,441
Insurer Assessments	3,622,467	3,622,467	-	16,595,205	16,595,205	-
<b>Total Operating Revenues</b>	<b>17,226,351</b>	<b>15,994,304</b>	<b>1,232,047</b>	<b>82,342,075</b>	<b>75,338,677</b>	<b>7,003,398</b>
<b>Operating Expenses</b>						
Medical and Pharmacy Losses:	18,346,621	17,076,485	(1,270,136)	84,138,520	70,043,339	(14,095,181)
Deductible Subsidy/RX OOP Max	93,126	98,019	4,893	472,126	469,724	(2,402)
Total Medical and Pharmacy Losses	18,439,747	17,174,504	(1,265,243)	84,610,646	70,513,063	(14,097,583)
Loss adjustment expenses	-	-	-	-	-	-
Total Administrative Expenses	546,398	544,105	(2,293)	2,732,507	2,600,727	(131,780)
Referral fees	6,128	4,795	(1,333)	32,344	23,065	(9,279)
Total Operating Expenses	18,992,273	17,723,404	(1,268,869)	87,375,497	73,136,855	(14,238,642)
<b>Net Operating Income (Loss)</b>	<b>(1,765,922)</b>	<b>(1,729,100)</b>	<b>(36,822)</b>	<b>(5,033,422)</b>	<b>2,201,822</b>	<b>(7,235,244)</b>
<b>Non-Operating Revenues (Expenses)</b>						
Investment Income	153,965	282,283	(128,318)	769,972	1,214,171	(444,199)
<b>Net Income (Loss)</b>	<b>(1,611,957)</b>	<b>(1,446,817)</b>	<b>(165,140)</b>	<b>(4,263,450)</b>	<b>3,415,993</b>	<b>(7,679,443)</b>

**Health Insurance Risk Sharing Plan Authority**  
**Fiscal Year 2007 Interim Reconciliation**  
**As of November 30, 2006**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
<b>1. Operating and Administrative Costs under s.149.143(1)</b>													
Medical Losses Paid or Approved for Payment	7,859,468	13,117,708	10,037,183	11,544,227	11,402,755	-	-	-	-	-	-	-	53,961,341
Increase (Decrease) in Unpaid Medical Losses	1,601,955	(4,033,978)	1,149,939	(649,948)	1,927,903	-	-	-	-	-	-	-	(4,129)
Pharmacy Losses Paid or Approved for Payment	3,239,102	3,713,167	3,397,385	3,613,125	3,780,220	-	-	-	-	-	-	-	17,742,999
Increase (Decrease) in Unpaid Pharmacy Losses	101,525	(128,109)	218,292	(212,816)	204,205	-	-	-	-	-	-	-	183,097
Drug Rebates	(205,575)	(218,012)	(951,667)	(226,117)	(238,598)	-	-	-	-	-	-	-	(1,839,969)
Total Administrative Expenses	518,092	473,728	547,913	535,159	548,900	-	-	-	-	-	-	-	2,623,792
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	13,114,567	12,924,504	14,399,045	14,603,630	17,625,385	-	-	-	-	-	-	-	72,667,131
<b>2. Adjustments to Operating and Administrative Costs</b>													
Total Non-operating Revenue (Expense)	231,598	219,432	223,484	257,374	282,283	-	-	-	-	-	-	-	1,214,171
<b>3. Total Fiscal Year Program Costs to be Split 60% 20% 20%</b>	12,882,969	12,705,072	14,175,561	14,346,256	17,343,102	-	-	-	-	-	-	-	71,452,960
<b>4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)</b>													
Funding Shares													
60% Policyholders	7,729,781	7,623,044	8,505,337	8,607,754	10,405,862	-	-	-	-	-	-	-	42,871,778
20% Providers	2,576,594	2,541,014	2,835,112	2,869,251	3,468,620	-	-	-	-	-	-	-	14,290,591
20% Insurers	2,576,594	2,541,014	2,835,112	2,869,251	3,468,620	-	-	-	-	-	-	-	14,290,591
<b>5. Subsidy Funding Shares</b>													
Premium subsidies	426,469	426,061	424,638	429,924	427,456	-	-	-	-	-	-	-	2,134,548
Deductible Subsidies	48,747	65,582	42,353	37,039	39,988	-	-	-	-	-	-	-	233,709
Subsidy - coinsurance out-of-pocket Max	35,475	42,485	44,438	55,586	58,031	-	-	-	-	-	-	-	236,015
Total Subsidies	510,691	534,128	511,429	522,549	525,475	-	-	-	-	-	-	-	2,604,272
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	255,346	267,064	255,715	261,275	262,738	-	-	-	-	-	-	-	1,302,138
Insurers	255,345	267,064	255,714	261,274	262,737	-	-	-	-	-	-	-	1,302,134
<b>6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)</b>													
Policyholders	7,729,781	7,623,044	8,505,337	8,607,754	10,405,862	-	-	-	-	-	-	-	42,871,778
Providers	2,831,940	2,808,078	3,090,827	3,130,526	3,731,358	-	-	-	-	-	-	-	15,592,729
Insurers	2,831,939	2,808,078	3,090,826	3,130,525	3,731,357	-	-	-	-	-	-	-	15,592,725
<b>7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)</b>													
Policyholders													
Premium	8,659,364	8,902,044	8,910,956	8,563,867	8,820,417	-	-	-	-	-	-	-	43,856,648
Premium and Deductible Subsidies Credited to Policyholders	510,691	534,128	511,429	522,549	525,475	-	-	-	-	-	-	-	2,604,272
Subtotal	9,170,055	9,436,172	9,422,385	9,086,416	9,345,892	-	-	-	-	-	-	-	46,460,920
Providers	2,839,150	2,225,792	3,004,245	3,266,217	3,551,420	-	-	-	-	-	-	-	14,886,824
Insurers	3,297,466	3,297,466	3,297,466	3,080,340	3,622,467	-	-	-	-	-	-	-	16,595,205
Total	15,306,671	14,959,430	15,724,096	15,432,973	16,519,779	-	-	-	-	-	-	-	77,942,949



**8. Interim Estimate of Surplus(Deficit) Account Balance for FY 2007**

Policyholders													
Prior Period Surplus / (Deficit)	19,486,584	20,926,858	22,739,986	23,657,034	23,763,991	-	-	-	-	-	-	-	19,486,584
Premium (Including Premium and Deductible Subsidies)	9,170,055	9,436,172	9,422,385	9,086,416	9,247,873	-	-	-	-	-	-	-	46,362,901
Less Cost	7,729,781	7,623,044	8,505,337	8,607,754	10,405,862	-	-	-	-	-	-	-	42,871,778
Less Unfunded Policyholder Subsidies	-	-	-	371,705	-	-	-	-	-	-	-	-	371,705
Monthly Change	1,440,274	1,813,128	917,048	106,957	(1,157,989)	-	-	-	-	-	-	-	3,119,418
Ending Surplus / (Deficit)	20,926,858	22,739,986	23,657,034	23,763,991	22,606,002	-	-	-	-	-	-	-	22,606,002
Assigned Surplus to SFY 2006	-	-	-	-	-	-	-	-	-	-	-	-	-
Unassigned Surplus	20,926,858	22,739,986	23,657,034	23,763,991	22,606,002	-	-	-	-	-	-	-	22,606,002
Providers													
Prior Period Surplus / (Deficit)	(1,921,463)	(1,914,253)	(2,496,539)	(2,583,121)	(2,447,430)	-	-	-	-	-	-	-	(1,921,463)
Contribution	2,839,150	2,225,792	3,004,245	3,266,217	3,551,420	-	-	-	-	-	-	-	14,886,824
Less Cost	2,831,940	2,808,078	3,090,827	3,130,526	3,731,358	-	-	-	-	-	-	-	15,592,729
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	7,210	(582,286)	(86,582)	135,691	(179,938)	-	-	-	-	-	-	-	(705,905)
Ending Surplus / (Deficit)	(1,914,253)	(2,496,539)	(2,583,121)	(2,447,430)	(2,627,368)	-	-	-	-	-	-	-	(2,627,368)
Insurers													
Prior Period Surplus / (Deficit)	5,992,284	6,457,811	6,947,199	7,153,839	7,103,654	-	-	-	-	-	-	-	5,992,284
Assessment	3,297,466	3,297,466	3,297,466	3,080,340	3,622,467	-	-	-	-	-	-	-	16,595,205
Less Cost	2,831,939	2,808,078	3,090,826	3,130,525	3,731,357	-	-	-	-	-	-	-	15,592,725
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	465,527	489,388	206,640	(50,185)	(108,890)	-	-	-	-	-	-	-	1,002,480
Ending Surplus / (Deficit)	6,457,811	6,947,199	7,153,839	7,103,654	6,994,764	-	-	-	-	-	-	-	6,994,764
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	-	(84,222)	(192,289)	(279,080)	-	-	-	-	-	-	-	-	-
Monthly Change	(84,222)	(108,067)	(86,791)	279,080	-	-	-	-	-	-	-	-	538,398
Ending Surplus / (Deficit)	(84,222)	(192,289)	(279,080)	-	-	-	-	-	-	-	-	-	538,398
Total HIRSP Retained Earnings													
Total HIRSP Retained Earnings	25,386,194	26,998,357	27,948,672	28,420,215	26,973,398	-	-	-	-	-	-	-	27,511,796

**HEALTH INSURANCE RISK SHARING PLAN  
MONTHLY PROVIDER CONTRIBUTION REPORT  
AS OF NOVEMBER 2006 MONTH END (11/28/2006)**

<b>Provider Share Calculation for the Current Month - Claims by Claim Type</b>					
Regular Claims Claim Type	Billed Charges	U&C Percentage	Usual and Customary	Less HIRSP Allowed Charges	Provider Share
Professional	\$ 7,418,352.06	28.5%	\$ 5,304,121.72	\$ 3,130,906.67	\$ 2,173,215.05
Hospital Outpatient	\$ 4,388,338.77	28.5%	\$ 3,137,662.22	\$ 2,853,139.55	\$ 284,522.67
Hospital Inpatient	\$ 4,957,204.83	28.5%	\$ 3,544,401.45	\$ 2,947,359.33	\$ 597,042.12
Nursing Home	\$ 43,859.42	28.5%	\$ 31,359.49	\$ 15,055.34	\$ 16,304.15
Other	\$ 578,141.77	28.5%	\$ 413,371.37	\$ 451,914.26	\$ (38,542.89)
Total	\$ 17,385,896.85		\$ 12,430,916.25	\$ 9,398,375.15	\$ 3,032,541.10

Crossover Claims Claim Type	Medicare Allowed Charges	Medicare Paid	HIRSP Paid	HIRSP Deductible/ Coinsurance	Provider Share
Professional	\$ 568,983.61	\$ 397,444.32	\$ 134,121.76	\$ 7,374.24	\$ 30,043.29
Hospital Outpatient	\$ 269,362.71	\$ 209,107.62	\$ 59,724.72	\$ 4,613.90	\$ (4,083.53)
Hospital Inpatient	\$ 751,904.30	\$ 649,448.02	\$ 102,456.28	\$ (623.24)	\$ 623.24
Nursing Home	\$ 62,828.94	\$ 45,870.15	\$ 14,531.90	\$ 10.92	\$ 2,415.97
Other	\$ 99,460.77	\$ 66,973.70	\$ 31,476.14	\$ 1,373.14	\$ (362.21)
Total	\$ 1,752,540.33	\$ 1,368,843.81	\$ 342,310.80	\$ 12,748.96	\$ 28,636.76

Provider Contribution on the Increase(Decrease) in Unpaid Losses	\$ 490,242.00
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Total Provider Contribution Non-Pharmacy	\$ 3,551,419.86
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Pharmacy Claims Claim Type	Billed Charges	U&C Percentage	Usual and Customary	Less HIRSP Allowed Charges	Provider Share
Prescription Drug not processed by PBM	\$ -	0.0%			\$ -
Prescription Drug processed by PBM	\$ 6,354,591.90	0.0%	\$ 4,181,285.25	\$ 4,181,285.25	\$ -
Total Provider Contribution Pharmacy	\$ 6,354,591.90		\$ 4,181,285.25	\$ 4,181,285.25	\$ -

# Health Insurance Risk-Sharing Plan

## Breakdown of Incurred Claims and Earned Premium by Quarter and Plan

1Q05					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	21,354,334	\$10,781,000	198.1%	\$921.40	\$465.18
Plan 1B	12,138,512	11,235,000	108.0%	437.98	405.38
Plan 2	4,549,806	2,380,000	191.2%	892.29	466.76
Total	38,042,651	\$24,396,000	155.9%	\$679.45	\$435.72
2Q05					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	21,357,824	\$10,918,770	195.6%	\$908.30	\$464.35
Plan 1B	12,999,783	10,810,698	120.2%	456.74	379.83
Plan 2	5,070,024	2,144,285	236.4%	990.63	418.97
Total	39,427,631	\$23,873,753	165.2%	\$690.57	\$418.15
3Q05					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	21,926,902	\$12,087,026	181.4%	\$945.61	\$521.26
Plan 1B	15,002,978	13,392,242	112.0%	522.10	466.04
Plan 2	5,066,581	2,760,043	183.6%	1,002.89	546.33
Total	41,996,461	\$28,239,310	148.7%	\$737.09	\$495.64
4Q05					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	25,498,268	\$12,075,692	211.2%	\$1,113.02	\$527.12
Plan 1B	17,482,197	13,565,749	128.9%	603.98	468.67
Plan 2	5,008,562	2,698,872	185.6%	1,051.78	566.75
Total	47,989,026	\$28,340,313	169.3%	\$847.62	\$500.57
1Q06					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	22,909,215	\$11,152,584	205.4%	\$1,061.25	\$516.63
Plan 1B	15,020,963	14,260,163	105.3%	490.62	465.77
Plan 2	4,092,885	2,324,418	176.1%	973.57	552.91
Total	42,023,063	\$27,737,165	151.5%	\$745.00	\$491.73
2Q06					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	23,460,407	\$11,064,423	212.0%	\$1,095.41	\$516.62
Plan 1B	17,327,079	14,364,077	120.6%	559.15	463.54
Plan 2	3,186,977	1,991,718	160.0%	878.44	548.99
Total	43,974,464	\$27,420,218	160.4%	\$784.80	\$489.36

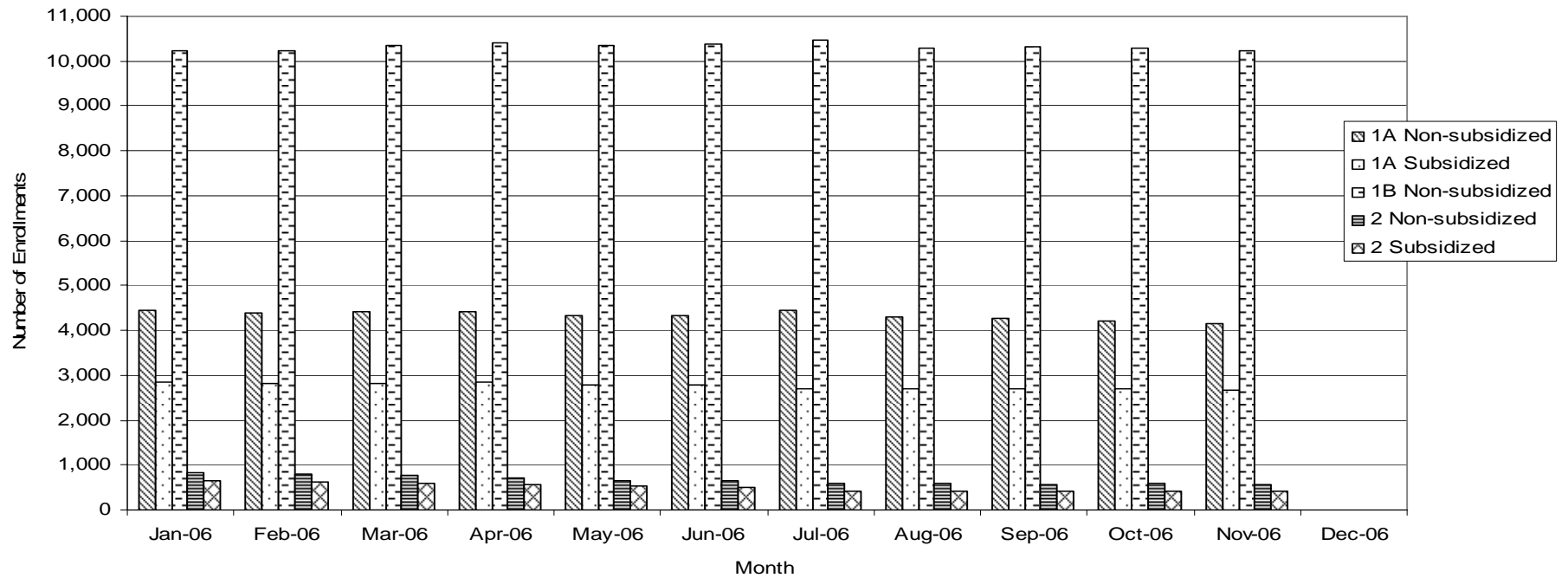
NOTES: Loss Ratio = Incurred Claims / Earned Premiums  
Earned Premium includes Premium Subsidies  
Incurred Claims include Provider Contributions  
Administrative Expenses are not included in this exhibit  
Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of September 30, 2006

# HEALTH INSURANCE RISK SHARING PLAN 2006 YEAR TO DATE ENROLLMENT

November 2006  
18,039

November 2005  
18,919

Plan	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
1A Non-subsidized	4,438	4,389	4,403	4,417	4,341	4,333	4,433	4,296	4,284	4,224	4,140	
1A Subsidized	2,836	2,808	2,819	2,836	2,801	2,792	2,709	2,695	2,686	2,706	2,676	
1B Non-subsidized	10,229	10,216	10,335	10,402	10,353	10,368	10,457	10,293	10,311	10,299	10,230	
2 Non-subsidized	838	786	764	717	660	644	599	586	578	579	571	
2 Subsidized	647	621	601	576	530	513	421	419	419	422	422	



## HEALTH INSURANCE RISK SHARING PLAN

**Total Subsidy/Non-Subsidy  
as of November 2006 Month End**

Plan		Number of Policyholders
1A	Non-subsidized	4,140
1A	Subsidized	2,676
1B	Non-subsidized	10,230
2	Non-subsidized	571
2	Subsidized	422
Total		18,039

### Total Subsidy by Level

Subsidy Level	Number of Policyholders
Level 0	14,941
Level 1	397
Level 2	405
Level 3	529
Level 4	1,335
Level 5	432
Total	18,039

### Subsidy by Plan and Region

	Number of Policyholders
Plan 1A, Zone 1, Non-Subsidized	302
Plan 1A, Zone 1, Subsidized	256
Plan 1A, Zone 2, Non-Subsidized	1,216
Plan 1A, Zone 2, Subsidized	784
Plan 1A, Zone 3, Non-Subsidized	2,622
Plan 1A, Zone 3, Subsidized	1,636
Plan 1B, Zone 1, Non-Subsidized	619
Plan 1B, Zone 2, Non-Subsidized	3,097
Plan 1B, Zone 3, Non-Subsidized	6,514
Plan 2, Zone 1, Non-Subsidized	56
Plan 2, Zone 1, Subsidized	55
Plan 2, Zone 2, Non-Subsidized	180
Plan 2, Zone 2, Subsidized	137
Plan 2, Zone 3, Non-Subsidized	335
Plan 2, Zone 3, Subsidized	230
Total	18,039

**HEALTH INSURANCE RISK SHARING PLAN**  
**Summary of Monthly Applicant**  
**November 2006**

<b>Total by Plan</b>	
Number of Applications Pending October	154
Number of Applications Received	400
Number of Applications Rejected	14
Number of Applications Closed November	53
Number of Applications Pending	136
Number of Applications Approved	351

<b>Detail of Applications Rejected</b>	
Eligible for Group Health Coverage	8
Current Medicaid Coverage	0
Not a Wisconsin Resident	0
Did not qualify for lost employer	1
65 or older	0
Previous HIRSP <12 Months Ago	2
Currently covered by other insurance	2
No Medical Reason	0
Insufficient Premium Submitted	1
<b>Total</b>	<b>14</b>

<b>Detail of Applications Closed</b>	
Applicant Request	1
Application Data requested; never received	10
Proper eligibility requested; never	42
<b>Total</b>	<b>53</b>

## HEALTH INSURANCE RISK SHARING PLAN

### Monthly Eligibility Report November 2006

A.	Medicare Eligible	1
B.	HIV +	5
C.	Eligible Individual	180
D.	Letter of Medical Eligibility	165
1.	<i>Letter of Rejection By:</i>	
	<i>American Family</i>	28
	<i>American Medical Security Group</i>	11
	<i>American Republic</i>	3
	<i>Assurant Health</i>	44
	<i>Atrium Health Plan</i>	1
	<i>Blue Cross &amp; Blue Shield United of Wisconsin</i>	63
	<i>Celtic Life Insurance Company</i>	2
	<i>Continental General Insurance Company</i>	3
	<i>Dean Health Plan</i>	8
	<i>Golden Rule Insurance Company</i>	20
	<i>Great West Healthcare</i>	1
	<i>Group Health Cooperative</i>	3
	<i>Humana Insurance Company</i>	59
	<i>John Alden Life Insurance</i>	1
	<i>Mega Life And Health Insurance</i>	4
	<i>Mid-West National Life Insurance Company of</i>	3
	<i>Midwest Security Life Insurance</i>	1
	<i>Pekin Life Insurance</i>	1
	<i>Physicians Mutual Insurance Company</i>	1
	<i>Physicians Plus Insurance</i>	2
	<i>Security Health Plan</i>	13
	<i>State Farm Mutual Auto Insurance</i>	1
	<i>United HealthCare Insurance</i>	1
	<i>Unity Health Plan</i>	2
	<i>Wisconsin Physicians Service Insurance</i>	45
	<i>World Insurance</i>	1
2.	<i>Notice of Benefit Reduction</i>	2
3.	<i>Notice of Premium increase due to a Health</i>	2
Total		351

**HEALTH INSURANCE RISK SHARING PLAN**  
**MEDICAL CLAIMS DENIED REPORT\***  
**AS OF November 2006 MONTH END (11/27/2006)**

Processed Month	Plan 1A		Plan 1B		Plan 2		All Plans			Denial Rate
	Paid	Denied	Paid	Denied	Paid	Denied	Paid	Denied	Total	
November 2005	15,724	3,410	13,322	2,554	6,785	2,282	35,831	8,246	44,077	18.7%
December 2005	13,668	2,631	12,146	2,377	5,176	2,067	30,990	7,075	38,065	18.6%
January 2006	16,922	3,238	14,239	2,488	6,228	2,457	37,389	8,183	45,572	18.0%
February 2006	12,327	2,648	10,368	2,096	5,079	1,935	27,774	6,679	34,453	19.4%
March 2006	14,675	3,095	13,109	2,388	5,881	2,682	33,665	8,165	41,830	19.5%
April 2006	12,330	2,491	11,143	2,050	4,824	2,045	28,297	6,586	34,883	18.9%
May 2006	14,384	2,834	13,545	2,713	5,841	2,278	33,770	7,825	41,595	18.8%
June 2006	12,628	2,509	11,827	2,002	4,560	1,736	29,015	6,247	35,262	17.7%
July 2006	11,619	2,167	11,368	2,261	4,470	1,692	27,457	6,120	33,577	18.2%
August 2006	16,015	3,084	14,414	2,640	5,379	2,214	35,808	7,938	43,746	18.1%
September 2006	11,775	2,163	11,430	2,096	3,577	1,244	26,782	5,503	32,285	17.0%
October 2006	14,407	2,295	13,941	2,071	4,306	1,481	32,654	5,847	38,501	15.2%
November 2006	13,612	2,423	13,460	2,262	3,993	1,139	31,065	5,824	36,889	15.8%

\* Claims denied by the PBM are not included. See page 30 for claims denied by the PBM.

A claim may have some paid lines and some denied lines. Therefore, a claim that has both paid and rejected lines has been counted as a paid claim and as a denied claim. This results in more total claims being reported in this report than in the report titled Claims That Have Finalized to Payment or Denial Report.

**MONTH END DENIAL REASON DETAIL**

Denial Reason	Volume	% of Total	Top 10 Reasons for Denial
18/DU	1067	2.89%	DUPLICATE CLAIM/SERVICE.
49	664	1.80%	NONCOVERED SERVICES BECAUSE THIS A ROUTINE EXAM OR SCREENING PROCEDURE DONE IN CONJUNCTION OF A ROUTINE EXAM.
51	598	1.62%	THIS IS A PREEXISTING CONDITION. MEDICAL RECORDS OBTAINED FROM YOUR PROVIDER HAVE IDENTIFIED A PRE-EXISTING CONDITION.
27/28	566	1.53%	EXPENSE(S) INCURRED OUTSIDE COVERAGE PERIOD ARE NOT COVERED.
23	495	1.34%	CLAIM DENIED/REDUCED BECAUSE CHARGES HAVE BEEN PAID BY ANOTHER PAYER AS PART OF COORDINATION OF BENEFITS.
HW	342	0.93%	SERVICES PERFORMED BY A PROVIDER WHO IS NOT MEDICAID CERTIFIED ARE NOT COVERED
XZ	329	0.89%	WE WILL BE ABLE TO COMPLETE PROCESSING OF THIS CLAIM WHEN WE RECEIVE THE MEDICAL RECORDS WE REQUESTED.
46	202	0.55%	THIS (THESE) SERVICE(S) IS (ARE) NOT COVERED.
IS	183	0.50%	THIS PROCEDURE IS INCIDENTAL TO AND CONSIDERED PART OF THE PRIMARY PROCEDURE.
EM	161	0.44%	WE NEED THE MEDICARE EXPLANATION OF BENEFITS TO PROCESS THIS CHARGE.



## HEALTH INSURANCE RISK SHARING PLAN

### PHARMACY CLAIMS DENIED REPORT

As of November 2006 Month End (11/30/2006)\*

Processed Month	Denied	% of Total
November 2005	15,980	
December 2005	16,712	
January 2006	16,925	
February 2006	14,413	
March 2006	15,980	
April 2006	15,351	
May 2006	16,498	19.18%
June 2006	19,041	22.45%
July 2006	20,146	24.09%
August 2006	18,738	21.60%
September 2006	17,091	20.93%
October 2006	18,073	20.71%
November 2006	17,178	19.42%

#### END OF MONTH NOVEMBER 2006 DENIAL REASON DETAIL

Top 10 Reasons for Denial	Volume	% of Total
DUR Reject Error	6,065	6.85%
Product/Service Not Covered	2,653	3.00%
Plan Limitations Exceeded	2,043	2.31%
Refill Too Soon	1,180	1.33%
Submit Bill to Other Processor or Primary Payer	1,067	1.21%
Filled After Coverage Terminated	817	0.92%
Missing/Invalid Dispense as Written Code (DAW)	596	0.67%
Missing/Invalid Other Payer ID Qualifier	561	0.63%
Duplicate Paid/Captured Claim	384	0.43%
Missing/Invalid Other Payer Amount Paid	357	0.40%

\* Each prescription processed and denied is counted as one claim

Note the different end of month date from previous reports in this packet. This is due to these figures being taken from a production PBM report rather than from the current HIRSP plan administrator's reporting files.

## **Health Insurance Risk Sharing Plan**

### **Appeals and Grievance**

**November 2006**

#### **Appeals**

Total Claim Appeals Received		30
Drug & Drug Formulary	5	
Enrollment/Eligibility Requirements	8	
Not Covered Benefit	5	
Not Medically Necessary	8	
Plan Administration	2	
Billing/Claim Processing	1	
Prior Authorization	1	
Eligibility Request Closed Prior to Committee	14	
Approved	5	
Upheld Denial	11	
Partial Approval		

#### **Grievance**

Total Claim Grievances Received		9
Drug & Drug Formulary	1	
Enrollment/Eligibility Requirements	4	
Not Covered Benefit	1	
Not Medically Necessary	1	
Plan Administration	2	
Eligibility Requests Closed Prior to Committee	1	
Approved	3	
Upheld Denial	4	
Upheld Denial with IRO Rights	1	